

STATE OF MICHIGAN
DEPARTMENT OF LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES
Before the Commissioner of Financial and Insurance Services

Philip M. Steur,
Petitioner

v

Case No. 07-652-L
Docket No. 2007-501

Office of Financial and Insurance Services,
Respondent

For the Petitioner:

Philip M. Steur
4632 Kensington Drive
Warren, MI 48092

For the Respondent:

William R. Peattie (P48004)
Office of General Counsel
Office of Financial and Insurance Services
P.O. Box 30220
Lansing, MI 48909

Issued and entered
this 30th day of July 2007
by Linda A. Watters
Commissioner

FINAL DECISION

The Administrative Law Judge issued a Proposal for Decision (PFD) dated June 27, 2007. Neither party filed exceptions.

The factual findings in the PFD are in accordance with the preponderance of the evidence and the conclusions of law are supported by reasoned opinion. Those findings and conclusions are adopted. The PFD is attached and made part of this final decision.

In addition to the considerations above, it is important that the Petitioner did not file exceptions to the Proposal for Decision. Michigan courts have long recognized that the failure to file exceptions constitutes a waiver of any objections not raised. *Attorney General v. Public Service Comm* 136 Mich App 52 (1984).

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ORDER

Therefore, it is ORDERED that the refusal to issue an insurance producer's license to the Petitioner is upheld.